

In Re: Debtor(s)

**Eric Mark Watson**

**Otilia Marie Watson**

Case No.: **18-40075-pwb**

Chapter: **13**

**NOTICE TO DEBTOR  
THAT COURSE ON FINANCIAL MANAGEMENT  
IS REQUIRED TO RECEIVE DISCHARGE**

Upon review of the docket in the above-styled case, it appears that Debtor or Debtors (hereinafter "Debtor") has not filed Form 423 (Certification About a Financial Management Course) showing that Debtor has completed the personal financial management course or is exempt. Sections 727(a)(11), 1141(d)(3)(C), and 1328(g) of Title 11, U.S.Code, require an individual debtor in a Chapter 7, 11, or 13 case to complete an instructional course on personal financial management after filing the case unless Debtor obtains an order granting an applicable exemption provided by §109(h)(4). **To comply with the course requirement, a debtor must timely file Form 423 with the Clerk's office.** See Bankruptcy Rule 1007(b) and (c) and Official Form 423 (12/15). Failure to timely file Form 423 may result in the case being closed without Debtor receiving a discharge.

A **Chapter 7** debtor must file Form 423 within 60 days after the first date set for the meeting of creditors. **Chapter 11 and 13** debtors must file Form 423 no later than the date the last payment is made as required by the plan or the date a motion for entry of discharge is filed. If Debtor subsequently files a motion to reopen the case in order to file Form 423, Debtor must pay the appropriate fee to reopen the case. **THIS NOTICE WILL BE THE ONLY REMINDER ABOUT THE COURSE REQUIREMENT.**

This Notice will be served upon the Debtor, counsel for Debtor, and the Trustee.

Dated: March 30, 2018

**\*\* Mailing Address**

United States Bankruptcy Court  
Room 339, Federal Building  
600 East First Street  
Rome, GA 30161-3187



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M. Regina Thomas  
Clerk of Court  
U.S. Bankruptcy Court